

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Joseph P McKim
 Lena M Assetto McKim
 Debtors

Case No. 15-11490-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 38

Date Rcvd: May 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2017.

db/jdb
 tr +Joseph P McKim, Lena M Assetto McKim, 110 Hawthorne Rd, Coatesville, PA 19320-1478
 +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105,
 Doylestown, PA 18901-4872
 13483678 +Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13567009 +CCR Management, Inc, 427 Exton Commons, Exton, PA 19341-2451
 13483681 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
 13483682 Chase Manhattan Mortgage, Po Box 24696, Columbus, OH 43224-0696
 13504914 +Citizens Bank, 443 Jefferson Boulevard RJW-135, Warwick, RI 02886-1321
 13483684 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 13566254 +Hawthorne Lane Community Association, Inc., c/o CCR Management, Inc., 427 Exton Commons,
 Exton, PA 19341-2451
 13563434 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
 13684016 MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO BOX 10826,
 Greenville, SC 29603-0826
 13497140 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
 13865092 +West Brandywine Township Municipal Authority, c/o Portnoff Law Associates, Ltd.,
 P.O. Box 3020, Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: richard@lipowlaw.com May 02 2017 03:28:36 RICHARD N. LIPOW, Lipow Law Office,
 629 Swedesford Road, Malvern, PA 19355

smg E-mail/Text: bankruptcy@phila.gov May 02 2017 03:30:02 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE@state.pa.us May 02 2017 03:29:21
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 02 2017 03:29:39 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov May 02 2017 03:29:26 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

13483677 EDI: BANKAMER.COM May 02 2017 03:13:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998

13483680 EDI: CAPITALONE.COM May 02 2017 03:13:00 Capital 1 Bank, Po Box 85520,
 Richmond, VA 23285

13483679 +EDI: CAPITALONE.COM May 02 2017 03:13:00 Capital 1 Bank, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285

13541790 EDI: CAPITALONE.COM May 02 2017 03:13:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083

13529310 EDI: BL-BECKET.COM May 02 2017 03:13:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701

13483683 +E-mail/Text: bankruptcycollections@citadelbanking.com May 02 2017 03:30:09
 Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147

13571213 +E-mail/Text: bankruptcycollections@citadelbanking.com May 02 2017 03:30:09
 Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119

13483685 +E-mail/Text: tdawson@dvaafcu.org May 02 2017 03:29:25 Department of Veterans Affairs,
 Regional Office, 5000 Wissahickon Ave, Philadelphia, PA 19144-4867

13488131 EDI: DISCOVER.COM May 02 2017 03:13:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025

13483686 EDI: DISCOVER.COM May 02 2017 03:13:00 Discover Fin Svcs Llc, Po Box15316,
 Wilmington, DE 19850-5316

13483687 +EDI: USBANKARS.COM May 02 2017 03:13:00 Firstar/US Bank, Us Bank Bankruptcy Dept,
 Po Box 5229, Cincinnati, OH 45201-5229

13483688 +EDI: USBANKARS.COM May 02 2017 03:13:00 Firstar/US Bank, Po Box 130,
 Hillsboro, OH 45133-0130

13483689 +EDI: CBSKOHL.COM May 02 2017 03:13:00 Kohls/capital One, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-5660

13483691 EDI: PRA.COM May 02 2017 03:13:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502

13483690 EDI: PRA.COM May 02 2017 03:13:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
 Norfolk, VA 23541

13559379 EDI: PRA.COM May 02 2017 03:13:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541

13483693 +EDI: SEARS.COM May 02 2017 03:13:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283

13483694 EDI: USBANKARS.COM May 02 2017 03:13:00 US BANK, PO BOX 068, Buffalo, NY 14240-0068

13483696 E-mail/Text: vci.bkcy@vwcredit.com May 02 2017 03:29:32 Volkswagon Credit Inc,
 1401 Franklin Blvd, Libertyville, IL 60048

13483695 +E-mail/Text: vci.bkcy@vwcredit.com May 02 2017 03:29:32 Volkswagon Credit Inc,
 National Bankruptcy Services, 9441 Lbj Freeway, Suite 250, Dallas, TX 75243-4640

TOTAL: 25

District/off: 0313-2

User: Lisa
Form ID: 309A

Page 2 of 2
Total Noticed: 38

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13483692 ##+Recovery One, 5100 Parkcenter Av, Dublin, OH 43017-7563

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2017 at the address(es) listed below:

JAMES RANDOLPH WOOD on behalf of Creditor West Brandywine Township Municipal Authority
jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
MARTIN A. MOONEY on behalf of Creditor VW Credit Leasing LTD tshariff@schillerknapp.com,
tshariff@ecf.courtdrive.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
PRINCE ALTEE THOMAS on behalf of Defendant Citadel Federal Credit Union
pthomas@foxrothschild.com, brian-oneill-fox-5537@ecf.pacerpro.com
RICHARD N. LIPOW on behalf of Plaintiff Lena McKim richard@lipowlaw.com,
ecflipow@gmail.com/r44824@notify.bestcase.com
RICHARD N. LIPOW on behalf of Plaintiff Joseph P McKim richard@lipowlaw.com,
ecflipow@gmail.com/r44824@notify.bestcase.com
RICHARD N. LIPOW on behalf of Debtor Joseph P McKim richard@lipowlaw.com,
ecflipow@gmail.com/r44824@notify.bestcase.com
RICHARD N. LIPOW on behalf of Joint Debtor Lena M Assetto McKim richard@lipowlaw.com,
ecflipow@gmail.com/r44824@notify.bestcase.com
ROBERT J. LOHR, II on behalf of Creditor Hawthorne Lane Community Association, Inc.
bob@lohrandassociates.com, leslie@lohrandassociates.com
THOMAS I. PULEO on behalf of Creditor JPMorgan Chase Bank, National Association
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD MILLER on behalf of Creditor MTGLQ INVESTORS, L.P. wmiller@sterneisenberg.com,
bkecf@sterneisenberg.com

TOTAL: 13

Information to identify the case:

Debtor 1	Joseph P McKim	Social Security number or ITIN	xxx-xx-5588
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Lena M Assetto McKim	Social Security number or ITIN	xxx-xx-9680
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 3/3/15
Case number:	15-11490-elf	Date case converted to chapter	7 4/12/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph P McKim	Lena M Assetto McKim
2. All other names used in the last 8 years		
3. Address	110 Hawthorne Rd Coatesville, PA 19320	110 Hawthorne Rd Coatesville, PA 19320
4. Debtor's attorney Name and address	RICHARD N. LIPOW Lipow Law Office 629 Swedesford Road Malvern, PA 19355	Contact phone (610) 251-2500 Email: richard@lipowlaw.com
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: mhkaliner@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 5/1/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 2, 2017 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Chester County Services Center, 601 West Town Road, Room 250, West Chester, PA 19380
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/1/17 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	